

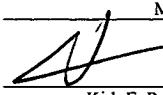


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Kroon et al.
 Appl. No. : 10/047,917
 Filed : January 14, 2002
 For : SYSTEM AND METHOD FOR
 OVERTURNING OF RISK
 EVALUATION PERFORMED
 BY RISK MODEL TO
 CONTROL FINANCIAL RISK
 Examiner : Unknown
 Group Art Unit : 2166

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first class mail in an envelope addressed to: United States Patent and Trademark Office, P.O. Box 2327, Arlington, VA 22202, on

May 16, 2002
(Date)


Kirk E. Pastorian, Reg. No. 48,756

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TRANSMITTAL LETTER

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 P.O. Box 2327
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ATTENTION: APPLICATION BRANCH

Dear Sir:

Enclosed for filing in the above-identified application are:

- (X) An Information Disclosure Statement.
- (X) A PTO Form 1449 with three (3) references.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.
- (X) Return prepaid postcard.

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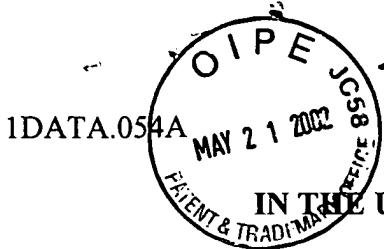
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Kirk E. Pastorian
Registration No. 48,756
Agent of Record



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Applicant : Kroon et al.) Group Art Unit 2166 JAN 16 2003
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RISK EVALUATION ...)
Examiner : Unknown)

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INFORMATION DISCLOSURE STATEMENT

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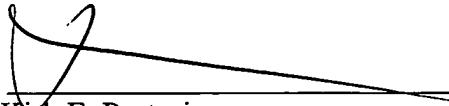
Dear Sir:

Enclosed is form PTO-1449 listing references that are also enclosed. This Information Disclosure Statement is being filed before the receipt of a first Office Action on the merits, and presumably no fee is required in accordance with 37 C.F.R. § 1.97(b)(3). If a first Office Action on the merits was mailed before the mailing date of this Statement, the Commissioner is authorized to charge the fee set forth in 37 C.F.R. § 1.17(p) to Deposit Account No. 11-1410.

Respectfully submitted,

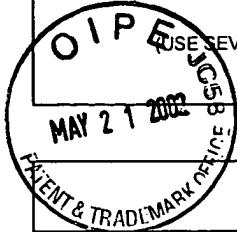
KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 5-15-2002

By: 

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FORM PT0-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 1DATA.054A	APPLICATION NO. 10/047,917
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		RECEIVED MAY 24 2002	
USE SEVERAL SHEETS IF NECESSARY)		APPLICANT Kroon et al.	Technology Center 2100
		FILING DATE January 14, 2002	GROUP 2166



U.S. PATENT DOCUMENTS

EXAMINER- INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
	6,097,834	08/01/00	Krouse et al.			
	5,679,940	10/21/97	Templeton et al.			
	5,175,682	12/29/92	Higashiyama et al.			

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

EXAMINER INITIAL	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)	

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EXAMINER	DATE CONSIDERED
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